

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF CALIFORNIA

VERONICA GUTIERREZ,
TIM FOX, ERIN WALKER and
WILLIAM SMITH, as
individual, and on behalf
of all others similarly
situated,

Plaintiffs,

Case No. CV-07-5923
WHA (JCSx)

vs.

WELLS FARGO & COMPANY;
WELLS FARGO BANK, N.A; and
DOES 1 through 125,

Defendants.

ORIGINAL

DEPOSITION OF WILLIAM SMITH, JR.

REDLANDS, CALIFORNIA

WEDNESDAY, JUNE 18, 2008

Reported By:
PATRICIA Y. SCHULER
RPR, CSR No. 11949

Job No. 90301

WILLIAM SMITH JR.

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1 than the records the bank are retaining, this one
2 actually is from a date from 2002. But they were
3 giving out similar ones for years.

4 Do you remember receiving something called a
5 "consumer account agreement" at the time that you
6 opened this checking account?

7 A. No, I don't recall.

8 Q. Do you remember whether you were given
9 documents at all when you opened this checking
10 account?

11 A. I would say, yes, I was.

12 Q. Do you know one way or the other whether
13 this document would have been one of the ones that was
14 given to you?

15 A. No.

16 Q. So it may have been; it may not have been?

17 A. Correct.

18 Q. You don't remember that -- you said that you
19 probably didn't read this at the time; is that
20 correct?

21 A. Correct.

22 Q. Do you remember if you ever read the
23 consumer account agreement that was given to you or
24 may have been given to you when you opened your
25 checking account?

5

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1 A. No, I didn't read it.

2 Q. Do you remember if you ever read parts of
3 it?

4 A. Probably not.

5 MR. JOLLEY: Thank you, Rich.

6 MR. MCCUNE: Sure.

7 (Recess taken.)

8 BY MR. JOLLEY:

9 Q. I am giving you a document that has been
10 previously marked as Exhibit 108. This one also would
11 have come as a brochure.

12 And, again, this one is after the date that
13 you opened your checking account. When I say "your
14 checking account," I am speaking of the account that
15 ends in 2184.

16 Do you remember if a document like this was
17 given to you when you opened your checking account?

18 A. No, I don't.

19 Q. Do you remember -- you testified before that
20 you did receive documents, however; is that correct?

21 A. That is correct.

22 Q. Is it possible that this is one of the
23 documents with the proper date that was given to you
24 at that time?

25 A. Yes.

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1 A. I click on the account, yeah.

2 Q. Got it, right. I believe you click on the
3 account. It probably gives you the account activity
4 page, which is the next page.

5 A. That is correct.

6 Q. Next to the available balance underneath --
7 sorry, second page. You have the ending balance and
8 the available balance.

9 A. Okay.

10 Q. There's a link that says, "What's this."
11 Do you see that?

12 A. Hmm, no -- yes, I see that, actually.

13 Q. Have you ever clicked on that?

14 A. I don't think so.

15 Q. Why is that? Is it because you -- well, why
16 is that?

17 A. Because I already know what that means.

18 Q. If you turn to the next page, that would be
19 the link that you would get to if you clicked on
20 available balance.

21 A. Okay.

22 Q. I am going to just have you take a chance to
23 read the first paragraph there.

24 A. This right here (indicating)?

25 Q. After "available balance."

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1 Mr. McCune before, before you called him on this
2 subject?

3 A. Yes, I have.

4 Q. Approximately how many times? Was it a
5 common conversation?

6 A. Once.

7 Q. When would that have been?

8 A. A long time ago.

9 Q. Five years ago?

10 A. Maybe two years.

11 Q. So about a year before you contacted him
12 about the overdrafts you had in 2007; is that correct?

13 A. I would say so, yeah, roughly.

14 Q. Is that how you knew to give Mr. McCune a
15 call?

16 A. Yes.

17 Q. Did your wife suggest that you give
18 Mr. McCune a call?

19 A. No.

20 Q. When you discussed overdrafts or bank
21 litigation with Mr. McCune in the past, what was that
22 conversation about? Why did you have that
23 conversation?

24 A. I had that conversation on a similar
25 incident that happened. I had bought some stuff from

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1 Victoria's Secret for my wife and used one of my check
2 cards in December for Christmas. Sometime in February
3 this thing pops up. All of a sudden I am getting
4 overdraft fees again where -- I am getting an
5 overdraft fee.

6 So I called Wells Fargo and -- because I
7 thought we had some kind of fraud going on, some kind
8 of, you know, identity theft going on, I mean, two
9 months. What is going on here, you know, crazy stuff.

10 Q. Crazy stuff.

11 A. Crazy stuff.

12 Q. So at that point when you got your overdraft
13 fee -- well, you called Wells Fargo?

14 A. Yes.

15 Q. What did Wells Fargo tell you? Did you have
16 a conversation with someone at Wells Fargo?

17 A. Yes, I did. They told me that sometimes
18 after I do the electronic transaction, that sometimes
19 it will fall off because they are waiting for the
20 receipt to show up. They also told me that I am a
21 great customer, a wonderful customer.

22 Q. Long-time customer?

23 A. "This never happens to you very much so we
24 are going to reverse the charges for you."

25 Q. Did you understand what they told you about,

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1 sometimes it takes apparently two months for the debit
2 card statement to come into the bank? Did that make
3 sense to you?

4 A. It didn't make much sense to me. I
5 understood what she was saying. It still doesn't make
6 any sense to me.

7 I think I remember telling her that she
8 needs to change that and do something about that
9 because it just ain't right.

10 Q. After you spoke with them in February after
11 you got your overdrafts, they told you that sometimes
12 debit card transactions will fall off of your account
13 activity, only to come back when the debit card
14 transaction is submitted to the bank?

15 A. Yes.

16 Q. Did you change any of your habits or
17 processes for recording or accounting for debit card
18 transactions at that point to take into account?

19 A. Start checking my account more.

20 Q. Well, do you do anything to take into
21 account the fact that sometimes debit card
22 transactions will fall off of your account activity
23 page.

24 A. I tried to look for some tell that would let
25 me know that this particular transaction is going to

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1 fall off. I was looking for maybe, not all the
2 numbers or sometime, you know, something that would
3 let me know. I also tried to keep more money in to
4 cover it just in case it didn't fall off.

5 Q. Anything else that you did following the
6 conversation you had with the Wells Fargo
7 representative?

8 A. I just tried to look and see if the things
9 came me and I looked the next day. Because if they
10 fell off, it would probably be the following day when
11 they would fall off. So I looked for that and just
12 tried to stay on top of it as much as I could.

13 Q. Did you ever ask the Wells Fargo
14 representative for -- either why the transactions were
15 falling off, or how you could know when they were
16 going to be falling off? Did you ask that question?

17 A. She could not explain it. She didn't.

18 Q. She didn't explain it to you. But did you
19 ask that question, do you remember? I understand you
20 were having difficulty later in determining when they
21 would be falling off.

22 A. Right.

23 Q. But did you ever then call Wells Fargo and
24 ask for some explanation of how you could tell when
25 they were going to be falling off?

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1 A. I think that was part of the conversation
2 when we were talking, you know, and there is really no
3 rhyme or reason I was given for it. Sometimes it
4 will; sometimes it won't.

5 Q. Did they ever tell you that debit card
6 pending transactions will be held and not show up on
7 your activity report for three days?

8 Do you remember that conversation, or did
9 that happen?

10 A. I don't recall that. If they did tell me
11 that, then that is not right. Because some of this
12 stuff falls off the next day. They don't hold it for
13 three days. No, I never heard about the three-day
14 deal.

15 Q. Did you ever, after your conversation in
16 February, go online to check and see whether debit
17 card transactions would move from pending to posted,
18 where the "pending" words would disappear and be part
19 of the posting of the account?

20 A. I'm sorry. Say that again, please.

21 Q. After your conversation in February, did you
22 ever go online to check and see whether debit card
23 transactions would move from pending to posted?

24 A. Yes.

25 Q. Was that something you did regularly at that

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1 point?

2 A. I tried to do that, yes.

3 Q. This is as much for counsel as anybody. I
4 understand from discussions with your counsel, that
5 the savings account involving the Victoria's Secret
6 was your business account and that the business
7 accounts are not at issue in this case.

8 Is my understanding correct?

9 MR. MCCUNE: You are. This is the only
10 account we are putting at issue.

11 BY MR. JOLLEY:

12 Q. Thank you. Are there any other Wells Fargo
13 account devices that you use to manage your account,
14 such as do you ever call the phone bank or try and get
15 your available balance by telephone?

16 A. I have done that, yes.

17 Q. Is that something you use commonly, or is
18 that uncommon?

19 A. I don't use it anymore.

20 Q. When was the last time that you used it?

21 A. It has been years.

22 Q. You find it more convenient to go online?

23 A. That is correct.

24 Q. So online sort of took the place of calling
25 the bank?

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1 A. Well, I know why they did.

2 Q. What is your understanding on that?

3 A. My understanding is is that when I made the
4 purchase, I had plenty of money in there. Because I
5 went back home and checked it.

6 During the next 10 days or so somehow or
7 another that thing fell off, went back into my
8 available funds -- which I didn't know, I didn't catch
9 it -- ran one of my accounts down, this one down to
10 about 50 bucks, went to Stater Brothers, bought \$25
11 worth of food. So I would have had \$25 left in there.

12 That night in the witching hours, this \$60
13 deal comes in first. So that got me overdraft and
14 then the purchase that I made at Stater Brothers,
15 which I had money in there then, and I had \$25 left
16 over. They hit me for an overdraft fee there again.
17 So I got hit twice. That is my understanding of what
18 happened.

19 Q. You are not disputing the fact that if you
20 add up all your transactions, that you ended up
21 spending more than you had in the account. You are
22 saying that you -- I'm sorry. Let's go back.

23 If you add up all the transactions that you
24 made leading up to that point, you did spend more
25 money than you had in the account; is that correct?

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1 A. That is correct.

2 Q. Back in February of that year, 2007, you had
3 a discussion with Wells Fargo about the overdraft
4 issue, and they reversed the fee for you at that point
5 involving the Victoria's Secret purchase; is that
6 correct?

7 A. Correct.

8 Q. Someone there told you that it was possible
9 for debit card purchases to, as you said, fall off
10 your available balance; is that correct?

11 A. That is correct.

12 Q. At this point in time were you checking to
13 make sure whether debit card purchases were being
14 lifted from your available balance?

15 A. I was doing the best I could to keep track
16 of that stuff.

17 Q. Again, what were you doing to keep track of
18 that stuff? Were you keeping --

19 A. Checking my balance and just remembering
20 what I got going on and seeing if the stuff falls off
21 the next day, or if it doesn't fall off the next day.

22 Q. Have you ever kept any handwritten records
23 of debit card purchases?

24 A. Not normally, no.

25 Q. Do you ever -- other than if it is for a

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1 (Exhibit 169 was marked for identification.)

2 BY MR. JOLLEY:

3 Q. In any event, I will show you a document,
4 which I will mark as Exhibit 169. It is Plaintiff
5 William Smith's Responses to Special Interrogatories.

If you take a look at the second to last page, its title is "Verification." It doesn't have the numbers down the side.

9 Have you seen this page before?

10 || A. Yes.

11 Q. Is that your signature on the bottom of
12 page?

13 **A.** **Yes.**

14 Q. Did you review the responses to these
15 interrogatories before you signed it?

16 A. Yes.

17 Q. Were the responses and interrogatory
18 accurate and complete at the time you signed them?

19 A. Yes.

20 Q. Other than the fact that counsel had agreed
21 that the December of 2006 Victoria's Secret is no
22 longer an issue and there is not an issue in this
23 case, other than that, are the answers to these
24 interrogatories still, to your understanding, accurate
25 and complete?

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1 A. Yes.

2 Q. If you turn to interrogatory No. 2, when was
3 the last time that you reviewed these interrogatories,
4 do you recall? Was it before or after you signed the
5 verification?

6 A. It was before.

7 Q. Take a moment to review interrogatory No. 2
8 and the response to interrogatory No. 2 questions.

9 The last sentence of your answer is that it
10 was your belief that a transaction would be denied.
11 You did not have sufficient funds in the account to
12 cover the transaction.

13 Is that a true and accurate statement today?

14 A. Yes.

15 Q. Why did you believe that debit card
16 transactions would be denied if you had insufficient
17 funds in your account?

18 A. I would say from observation and
19 common sense.

20 Q. Observation of what?

21 A. I have been standing in a store and saw
22 people run their card through and get denied. It has
23 never happened to me, but I have seen it happen to
24 people in the grocery store.

25 Q. All right.

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1 A. Sure, yeah.

2 Q. Do you understand today that a debit card
3 purchase can be approved, even though it takes your
4 account balance into negative?

5 A. I don't know about that, no. Is that
6 somewhere in these documents that tells me that?

7 MR. MCCUNE: Don't argue, Bill.

8 THE WITNESS: All right.

9 BY MR. JOLLEY:

10 Q. Let's look at interrogatory No. 3. I am
11 just going to have you read the question and your
12 first paragraph response. You don't need to read all
13 the rest of it.

14 A. You want me to read it --

15 Q. Read it to yourself. If you need to read
16 the rest of it to answer my question, you are free to
17 do so.

18 Is your response in the first paragraph to
19 interrogatory No. 3 still true and accurate, as you
20 sit here today?

21 A. Yes.

22 Q. So can I understand that -- there is a list
23 of A through G of examples of statements from
24 Wells Fargo.

25 Can I understand from your first paragraph

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1 that you do not have personal knowledge of receiving
2 those statements?

3 A. That is correct.

4 Q. You have no memory of any of the statements
5 listed, A through G; is that correct? I am assuming
6 that based on your answer in the first paragraph.

7 A. Yes.

8 Q. All right. You are a class representation.
9 What do you understand your obligations to be as a
10 class representative, if any?

11 A. To tell the whole truth and nothing but the
12 truth.

13 Q. Your obligations here at deposition is to
14 tell the whole truth and nothing but the truth. You
15 understand that.

16 Going forward with the case other than
17 appearing at deposition and telling the truth, are
18 there any other obligations that you understand that
19 you have as being a lead plaintiff in this class?

20 A. I suppose I need to show up in court
21 sometime.

22 Q. Anything else?

23 A. That's about it.

24 Q. What do you hope is the result of this
25 lawsuit for you personally?

1 I, the undersigned, a Certified Shorthand
2 Reporter of the State of California, do hereby certify:

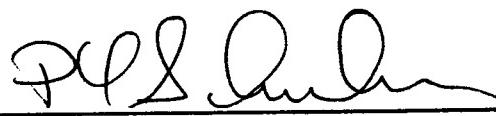
3 That the foregoing proceedings were taken
4 before me at the time and place herein set forth; that
5 any witnesses in the foregoing proceedings, prior to
6 testifying, were duly sworn; that a record of the
7 proceedings was made by me using machine shorthand
8 which was thereafter transcribed under my direction;
9 that the foregoing transcript is a true record of the
10 testimony given.

11 Further, that if the foregoing pertains to
12 the original transcript of a deposition in a Federal
13 Case, before completion of the proceedings, review of
14 the transcript [] was [X] was not requested.

15 I further certify I am neither financially
16 interested in the action nor a relative or employee
17 of any attorney or party to this action.

18 IN WITNESS WHEREOF, I have this date
19 subscribed my name.

20
21 Dated: JUN 25 2008

22
23 
24 PATRICIA Y. SCHULER
CSR No. 11949
25

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Account Summary

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Communications Summary			
Messages & Alerts: 10 new messages since you last visited your Inbox .			
ocs2lev@wellsfargo.com Edit			
 Platinum Visa® Card Intro APR as low as 0% No Annual Fee Apply Now 			
I Want To ... <ul style="list-style-type: none"> Pay a bill with Bill Pay Transfer funds between accounts View online statements Change my address Nickname accounts Learn about new features View more services 			
New! Security questions: a new level of online protection New! Online Banking has a new look			

Cash Accounts			
Account	Available Balance	Related Activities	
CHECKING XXX-XXX3609	\$5.99	Pay Your Bills Now	
BUSINESS CHECKING XXX-XXX3625	\$7.99		
CHECKING XXX-XXX3633	\$3.52	Trade Commission Free Online	
TF MMC XXX-XXX3365‡	\$5.51	Set Up Overdraft Protection	
SAVINGS XXX-XXX2989	\$4.00	Create Savings Plan	
Total	\$27.01		

Credit Accounts			
Account	Outstanding Balance	Available Credit	Related Activities
VISA XXXX-XXXX-XXXX-0786	\$56.20	\$43.00	View Spending Report
Total	\$56.20	\$43.00	

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<small>‡ denotes Investment products which are - Not FDIC Insured - Not guaranteed by the Bank - May lose value</small>			

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Account Activity

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Account
CHECKING XXX-XXX3609

CHECKING XXX-XXX3609

Ending balance as of last business day (05/01/08) Direct Deposit Advance®	\$6.00
Available balance What's this?	\$5.99
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Transactions - All Activity

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Click on column heading to sort

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions
05/02/08	ONLINE TRANSFER REF #IBE2638G37		\$0.01 (pending)
02/13/08	ONLINE TRANSFER REF #IBETC83Y2C FROM BUSINESS CHECKING X0000X3625 ON 02/13/08	\$1.00	
02/12/08	ONLINE TRANSFER REF #IBEX89JM5M TO BUSINESS CHECKING X0000X3625 ON 02/12/08		\$1.00
02/11/08	ONLINE TRANSFER REF #IBEQG6GFLX FROM BUSINESS CHECKING X0000X3625 ON 02/11/08	\$1.00	
Totals		\$2.00	\$1.01

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- **Available balance:** The most current picture of funds you have available for withdrawal. It reflects the latest balance based on transactions recorded to your account today including deposited funds, paid checks, withdrawals and point-of-sale purchases. (Please note that some transaction activity may not be immediately recorded to your account and will then not be reflected in the available balance. The first \$100 of ATM deposits will be included the same day in your available balance; the remaining funds will be added as items are processed and any holds are removed. Availability of branch deposits may vary; complete details on funds availability are reflected in our Funds Availability Policy).
- **Interest earned this period:** Interest that has been accrued but has not yet been paid to your account during your current statement cycle. (*For interest bearing accounts only*)
- **Interest year-to-date:** The total interest that has been paid to your account from January 1st through the end of your last statement cycle. (*For interest bearing accounts only*)

Online Statement Delivery:

Online Statement Delivery allows you to replace your paper statement with an electronic version (PDF), which you may view, save, or print at your convenience. After you have enrolled for this service, we'll send you an email to let you know when your current statement is ready.

From the **Balance Detail** section, you may enroll for Online Statement Delivery or, if you have enrolled, you can view current statements.

To enroll for Online Statement Delivery:

1. Go to the **Balance Detail** section.
2. Select the **View Online Statements** link and complete the required enrollment process.
3. Once you have completed the enrollment process, you will be able to immediately view your statements online.

To view current statements:

1. Go to the **Balance Detail** section.
2. Select the **View Online Statements** link. We'll always show your three most recent statements.

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Spending Summary as of 5/02/08 - All Payment Methods

Show Spending Summary View categories with \$0.00

Click on column heading to sort

Category ▾	MAY to Date	APR	MAR	12 Month Avg.
Airlines / Transportation	\$0.00	\$44.25	\$150.00	\$123.66
Auto / Gas	\$0.00	\$230.18	\$426.62	\$257.83
Building Supply / Wholesale	\$0.00	\$106.97	\$99.09	\$138.78
Charity / Community Org.	\$0.00	\$736.75	\$312.00	\$606.75
Contractor / Business Services	\$0.00	\$0.00	\$0.00	\$60.05
Education	\$0.00	\$0.00	\$60.50	\$264.00
Entertainment	\$0.00	\$160.25	\$77.75	\$91.52
Groceries	\$0.00	\$926.27	\$537.19	\$720.15
Healthcare / Pharmacy	\$0.00	\$15.41	\$165.21	\$443.29
Household	\$0.00	\$1,096.81	\$56.21	\$231.79
Insurance / Financial Services	\$0.00	\$0.00	\$0.00	\$16.92
Lodging	\$0.00	\$9.57	\$0.00	\$825.50
Office Supply / Stationery	\$0.00	\$0.00	\$0.00	\$7.53
Personal Services	\$0.00	\$28.00	\$59.00	\$326.19
Postage / Delivery	\$0.00	\$0.00	\$0.00	\$18.04
Restaurants	\$0.00	\$462.67	\$299.92	\$340.42
Retail / Department Stores	\$0.00	\$526.85	\$809.59	\$688.88
Utilities / Telecom	\$0.00	\$286.83	\$384.03	\$346.60

Non-Categorized Transactions (We are unable to assign these transactions to a category above.)

Categorize Now

ATM Withdrawals	\$0.00	\$40.00	\$580.00	\$318.06
Cash Advances from Credit Cards	\$0.00	\$0.00	\$0.00	\$44.77
Checks Written ¹	\$0.00	\$2,773.00	\$7,827.86	\$5,031.02
Electronic Payments from Checking ¹	\$0.00	\$5,953.00	\$27,037.80	\$4,172.36
Non-Categorized Check Card Transactions	\$0.00	\$0.00	\$0.00	\$5.75
Non-Categorized Credit Card Transactions	\$0.00	\$12.60	\$0.50	\$17.30
Non-Categorized Online Bill Pay Payments ¹ What's this?	\$0.00	\$3,056.53	\$2,918.51	\$2,939.27

Subtotals by Payment Method

Credit Card Spending	\$0.00	\$3,959.23	\$2,771.61	\$3,646.22
Check Card Spending	\$0.00	\$296.21	\$837.90	\$619.67
Other Checking Activity	\$0.00	\$9,726.00	\$34,865.66	\$10,290.63
Bill Pay Spending	\$0.00	\$3,484.50	\$3,325.81	\$3,459.93

Total Spending **\$0.00** **\$17,465.94** **\$41,800.78** **\$18,016.45**

Wells Fargo Transfers

Transfers to other Wells Fargo Accounts	\$0.00	\$150.00	\$50.00	\$119.49
Payments to Loan and Credit Accounts	\$0.00	\$2,948.60	\$7,333.18	\$3,856.67

¹This category may include payments to your Wells Fargo Credit Card

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Checking XXX-XXX1852

Checking statements are available online for up to 7 years.

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Statements (in PDF * format)

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Legal Notices regarding your account(s) will be available to view online through the "Available Online Until" date displayed above. Please review the information by that date, or download or print it for future reference.

* You need Adobe® Reader® to read PDF files. [Download Adobe Reader](#) for free. **Important Reminder:** Accessing PDFs from a Mac or a PC may require additional customer action. [Learn More](#)

Wells Fargo will notify you when your account statement is available online. If we do not have a valid email address for you, we cannot provide this notice and will have to switch future online statements to paper statements via U.S. mail. As an online customer, you are responsible for notifying us if you change your email address. Please refer to the [Online Access Agreement](#) for details. If you receive both paper and online statements on an account, we will not notify you by email when your online statement is ready.

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Select All | Deselect All Mark as Read Delete

<u>From</u>	<u>Subject</u>	<u>Received</u>	<u>Expires</u>
<input type="checkbox"/> Statements	Wells Fargo Online Statement Notification	REDACTED	4/23/2008 7/22/2008
<input type="checkbox"/> Statements	Wells Fargo Online Statement Notification		4/12/2008 7/11/2008
<input type="checkbox"/> Credit Card	Payment to your Wells Fargo VISA Acct.	<u>is due on 04/15/2008</u>	4/8/2008 5/3/2008
<input type="checkbox"/> Statements	Wells Fargo Online Statement Notification		3/24/2008 6/22/2008
<input type="checkbox"/> Statements	Wells Fargo Online Statement Notification		3/11/2008 6/9/2008
<input type="checkbox"/> Customer Service	Change to Delivery Preferences		2/24/2008 5/24/2008
<input type="checkbox"/> Wells Fargo Online	Important Changes to Online Consent and Access Agreement		2/14/2006 12/31/2020

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Set Up/Modify Alerts

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Security and General Alerts

Description	Alerts View Sample	Actions
Alerts for username changes, password changes, and suspended access.	Username Change Password Change Access Suspended	Modify
Tax and IRA contribution reminders.	None Selected	Set Up

Personal Checking

Account	Alerts View Sample	Actions
Checking	Balance Threshold Overdraft Protection Advance	Modify

Personal Savings

Account	Alerts View Sample	Actions
Savings	Overdraft Protection Advance	Modify

Personal Credit Card

Account	Alerts View Sample	Actions
VISA	Payment Due	Modify

Cancel Alerts

Cancel Alerts for

You cannot cancel the Security Alerts we send for username changes, password changes, and suspended access.

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Set Up/Modify Alerts[? Help](#)**Checking**

You will receive one email for each section below, however for wireless devices you will receive one alert for each transaction.

Click **Save** at the bottom of the page when you have set up the alert(s) you want.**Update Alerts****Tell me:**

- when a deposit has posted to my account.
 when a direct deposit has posted to my account.
 all the checks that posted to my account yesterday.
 when a withdrawal has posted to my account.
 my account balance each

Delivery Method

Primary Email: 1@wellsfargo.com
 Secondary Email: 1@yahoo.com

REDACTED**Balance Alerts**Balance alerts trigger from the [available balance](#) at the close of the business day.

- Tell me when my account balance is below dollars.
 Tell me when my account balance is above dollars.

Delivery Method

Primary Email: 1@wellsfargo.com
 Secondary Email: 1@yahoo.com

REDACTED**Check Tracking Alerts**Sends an alert when specified checks have been posted to your account.
Separate multiple check numbers with a comma.**Check Number(s)**Tell me when the following checks have posted to my account **Delivery Method**

Primary Email: 1@wellsfargo.com
 Secondary Email: 1@yahoo.com

REDACTED**Re-order Reminder Alert**

- Remind me to order checks after check number

Delivery Method

Primary Email: 1@wellsfargo.com
 Secondary Email: 1@yahoo.com

REDACTED**Overdraft Protection Advance Alert**

- Tell me when an Overdraft Protection Advance is made to my account.

Delivery Method

Primary Email: 1@wellsfargo.com
 Secondary Email: 1@yahoo.com

REDACTED

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Message Detail

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Subject Wells Fargo Online Statement Notification
Received April 12, 2008
From Statements
[Contact Us](#)

Dear Customer:

The statement for your Deposit Account Checking is now available to view online. To access your statement, please select the Statements & Documents tab or select the "View Online Statements" link on the Account Activity screen.

Sincerely,
Wells Fargo Online Customer Service

Protect yourself from fraud and identity theft. To learn more, go to our [Fraud Prevention Center](#).

If you have a question about your account, please select [Contact Us](#).

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Wells Fargo Online Statement Notification - Message (Plain Text)

File Edit View Insert Format Tools Actions Help

Reply | Reply to All | Forward | X | A⁺ | ? |

This message was sent with High importance.

From: Wells Fargo Online [ofsrep.alert_osn@wellsfargo.com] Sent: Tue 3/11/2008 12:19 PM
To:
Cc:
Subject: Wells Fargo Online Statement Notification

REDACTED

Dear Customer:

The statement for your Deposit Account Checking is now available to view online. To access your statement, please sign on and select the Statements & Documents tab or select the "View Online Statements" link on the Account Activity screen.

Sincerely,
Wells Fargo Online Customer Service

Protect yourself from fraud and identity theft. To learn more, go to wellsfargo.com select PRIVACY, Security & Legal, and Fraud Information Center.

If you have a question about your account, please sign on to your secure online banking session at wellsfargo.com.